



FIGURE 1A

Web Portal Device Access Flow1

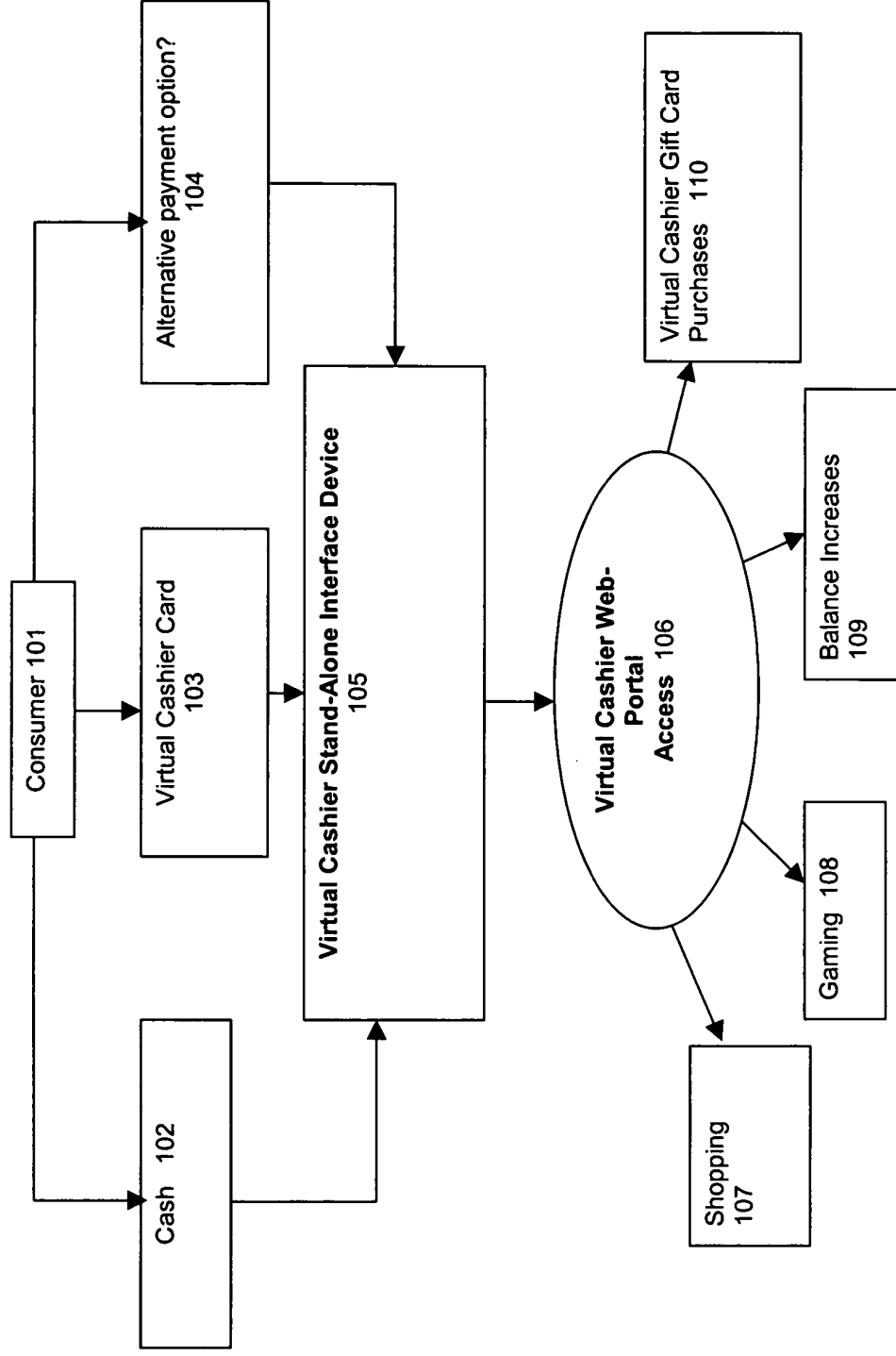




FIGURE 1B

WEB PORTAL FLOW 1

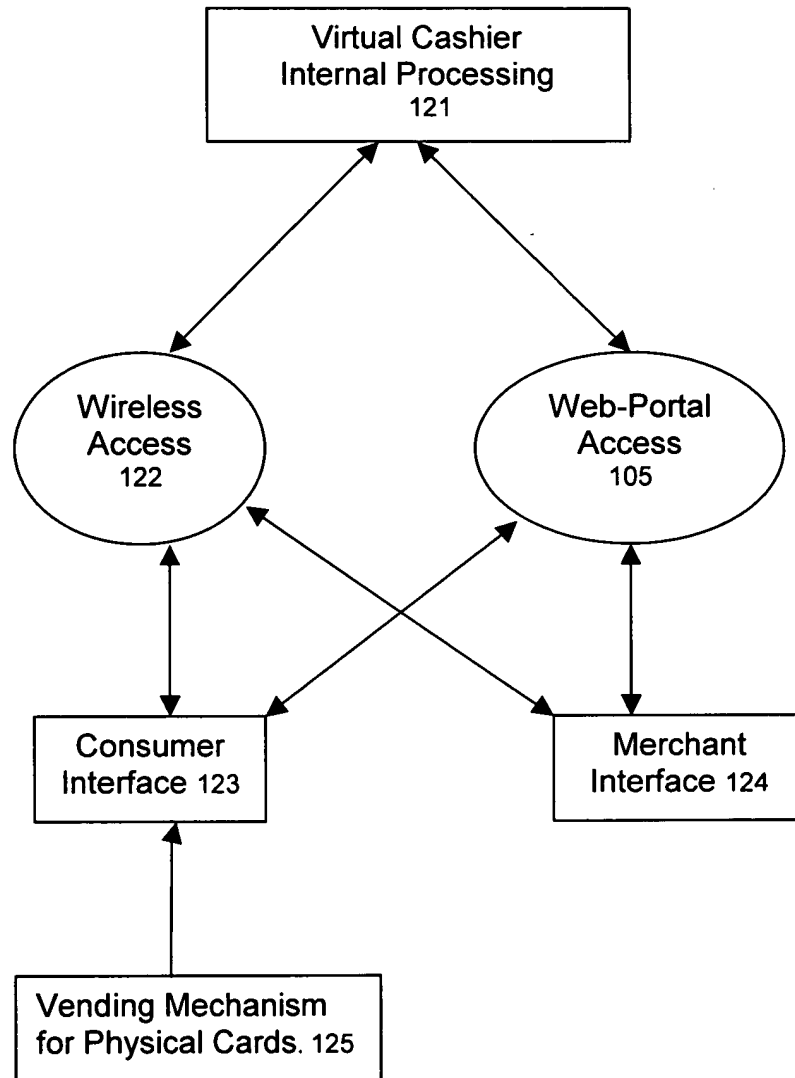


FIGURE 2B

Web Portal Device Shopping Option Flow

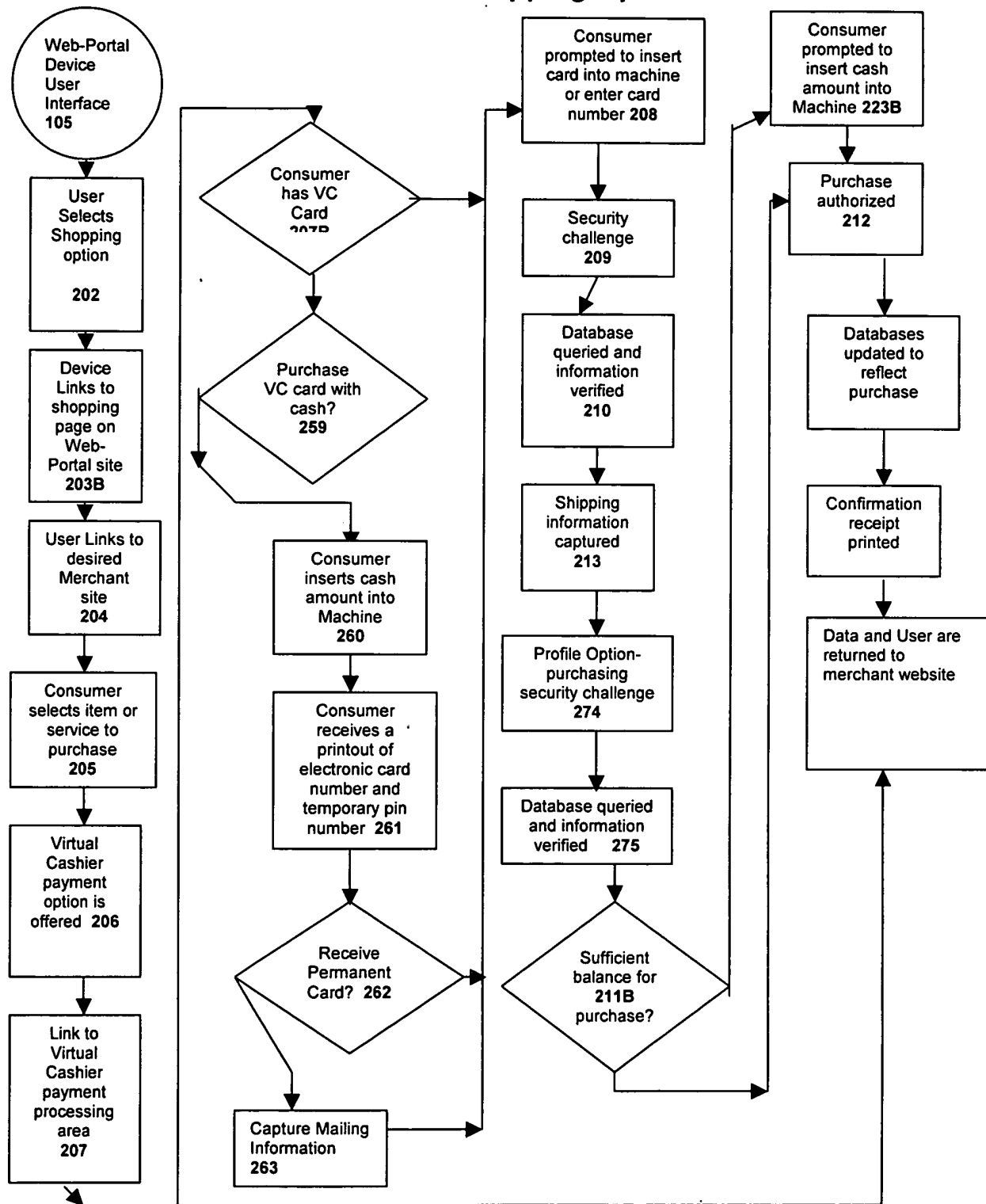


FIGURE 3

Web Portal Consumer Access Flow1

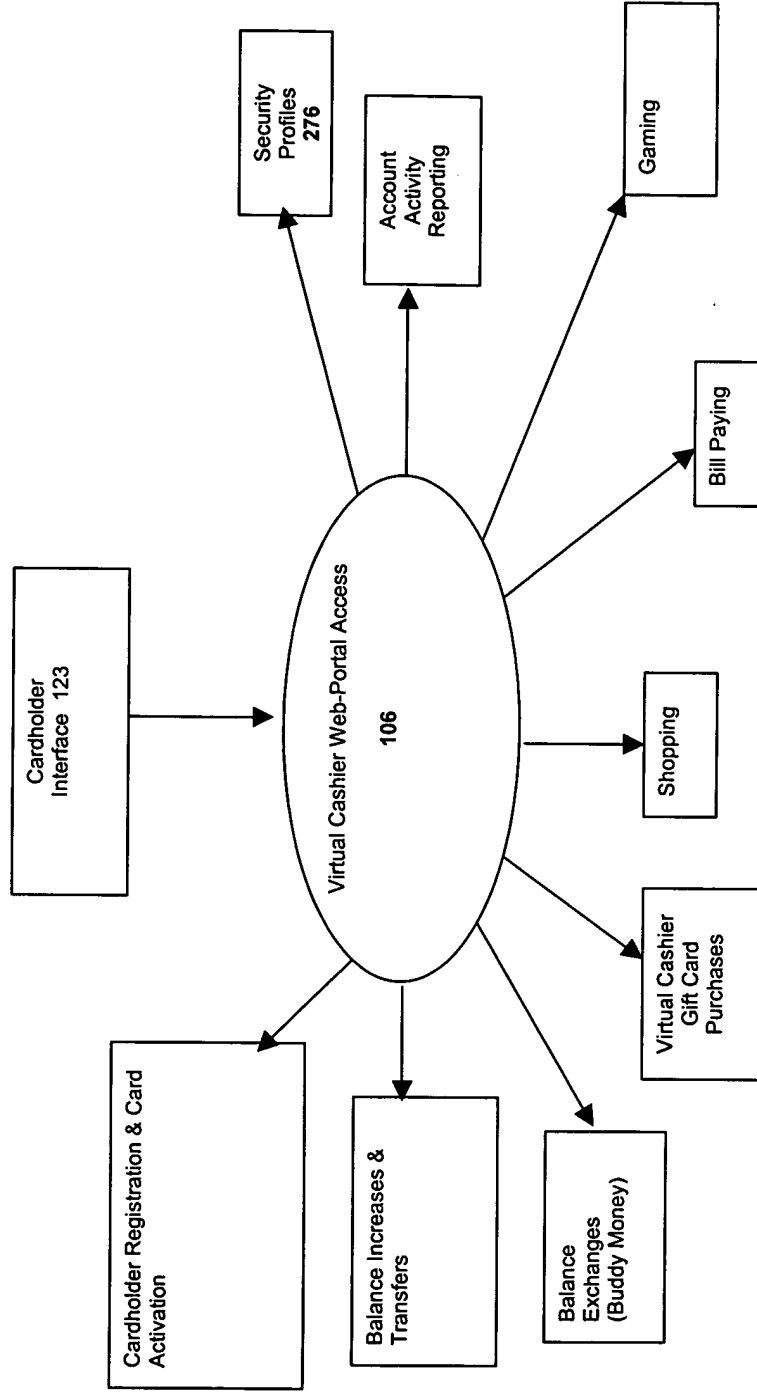




FIGURE 4

Web Portal Consumer Access Flow1

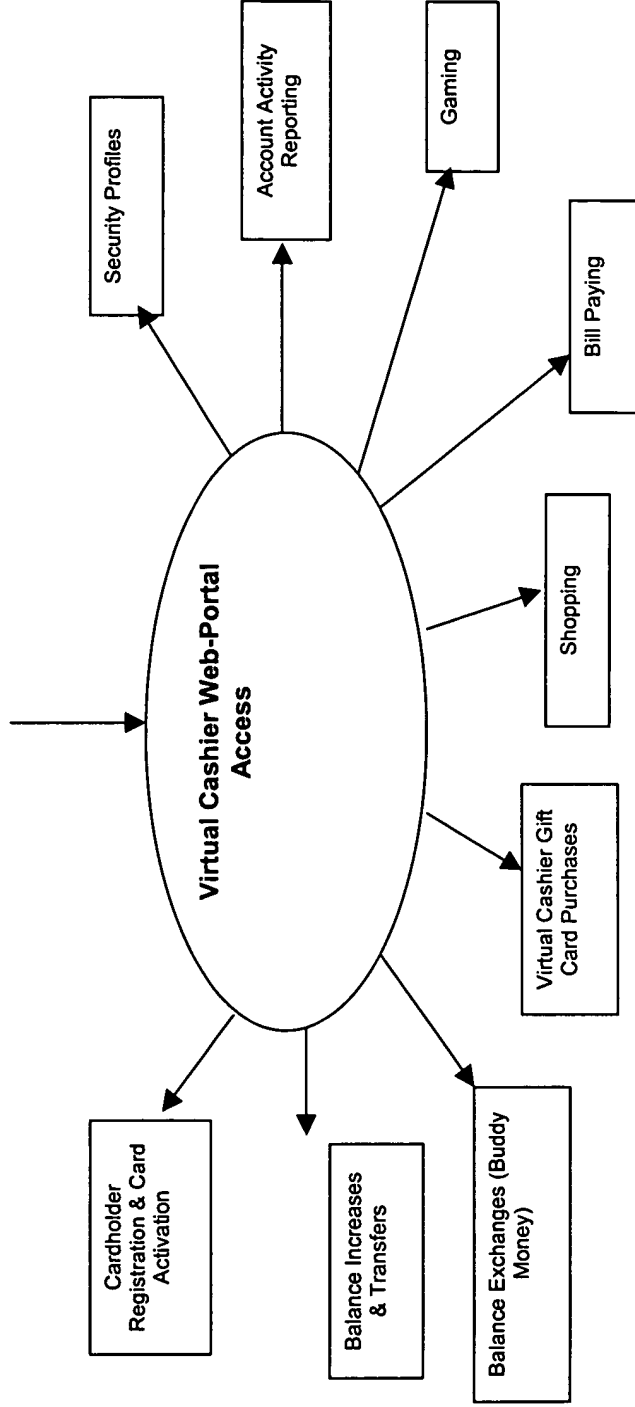




FIGURE 5

Wireless Merchant Access Flow1

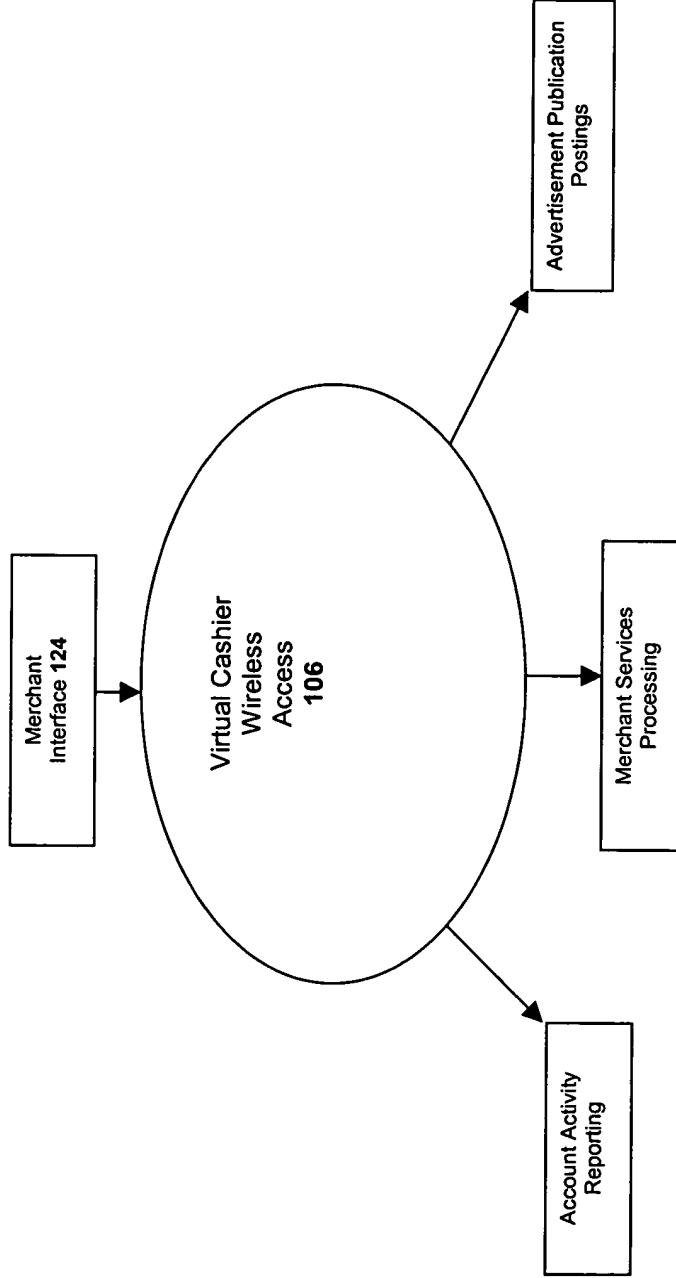




FIGURE 6

Wireless Merchant Access Flow1

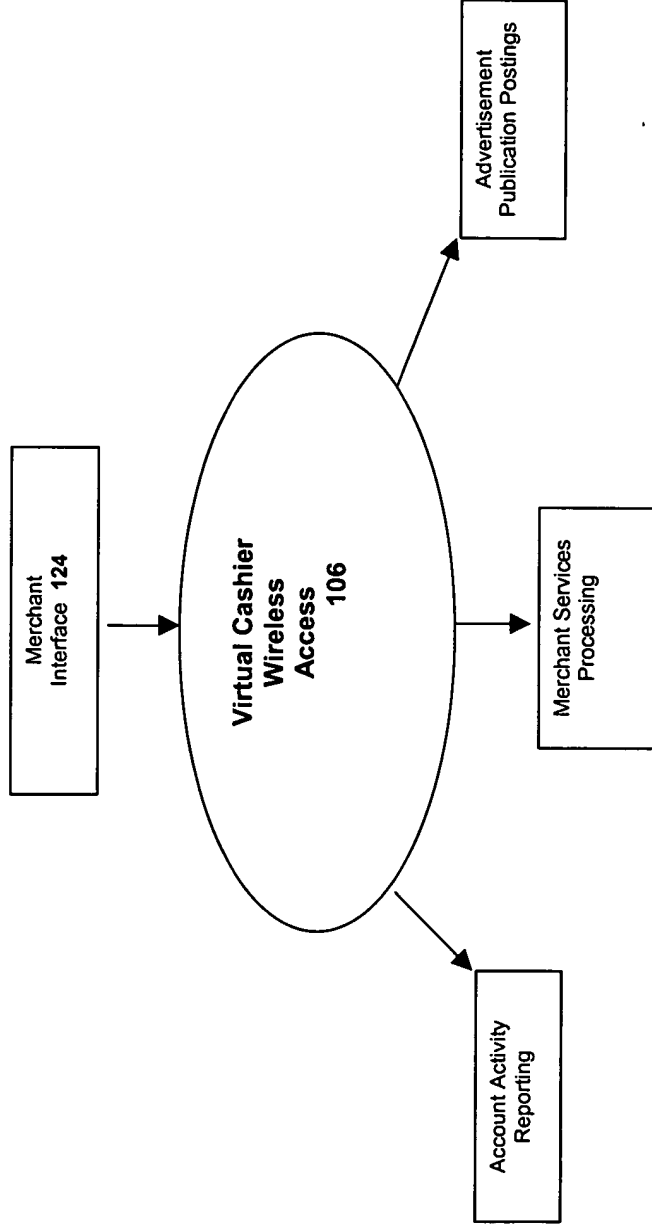




FIGURE 7

Wireless Merchant Service Flow - Check

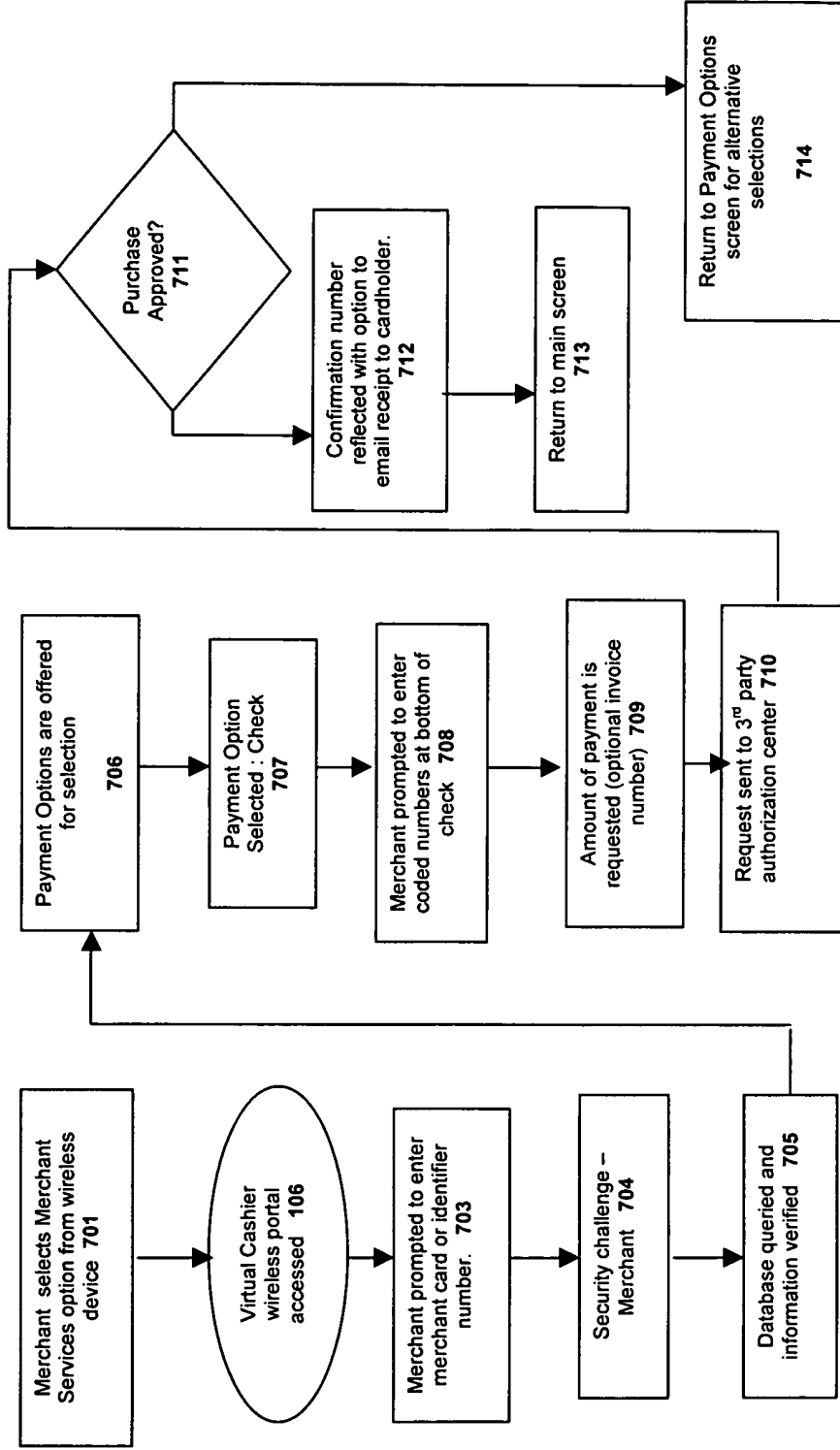




FIGURE 8

Wireless Merchant Service Flow - Credit Card

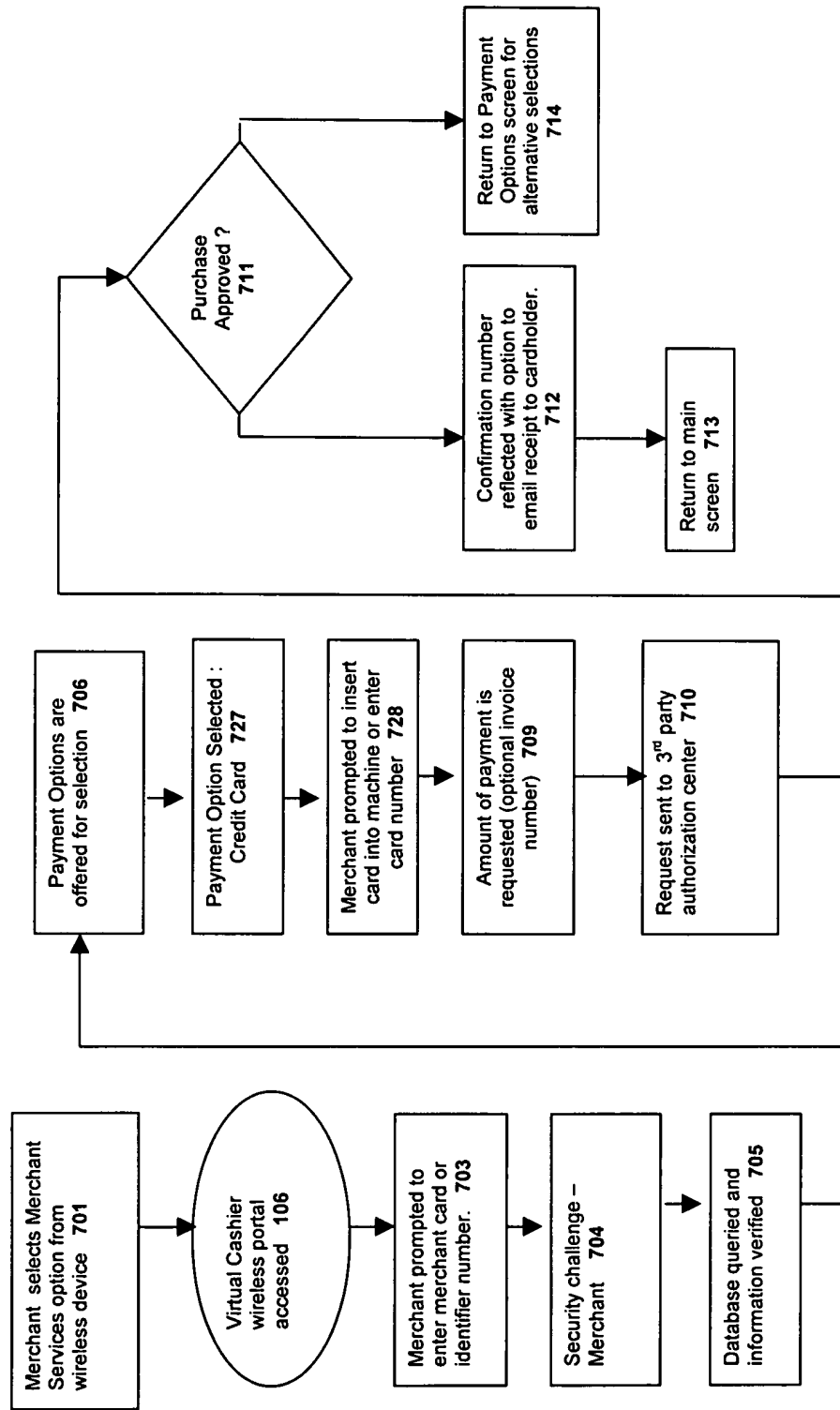




FIGURE 9

Wireless Merchant Service Flow - Debit

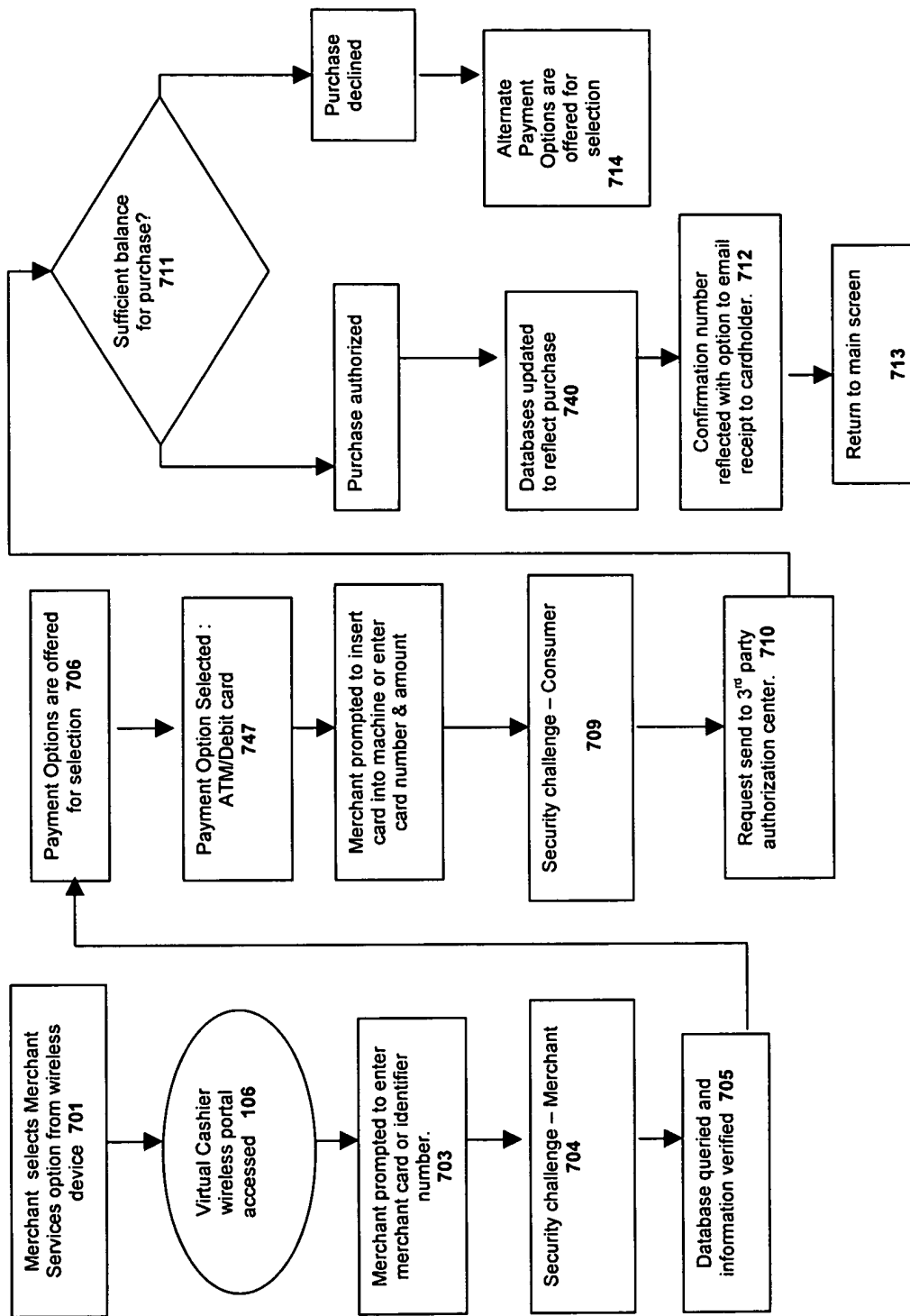
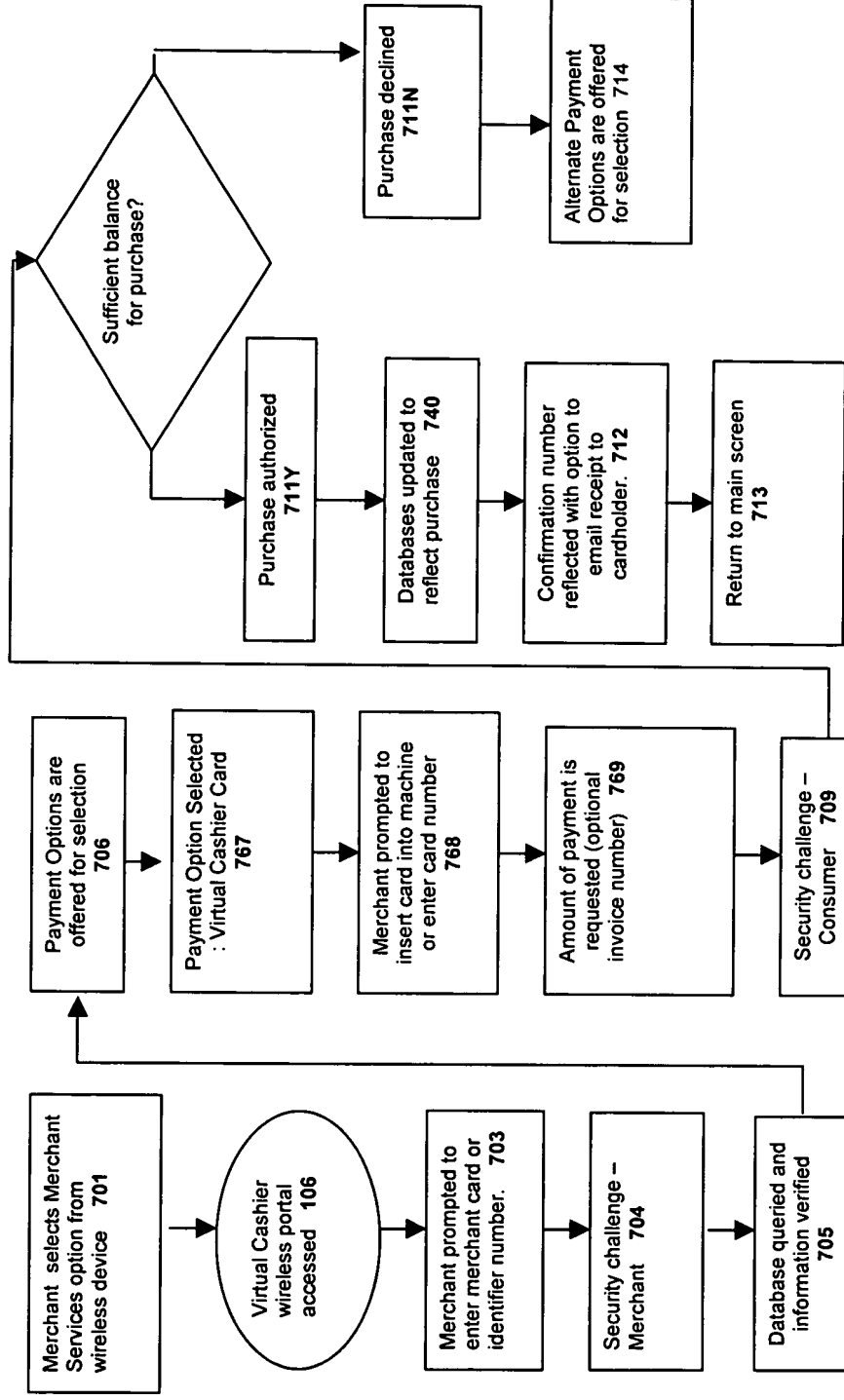




FIGURE 10

Wireless Merchant Service Flow - Virtual Cashier Card





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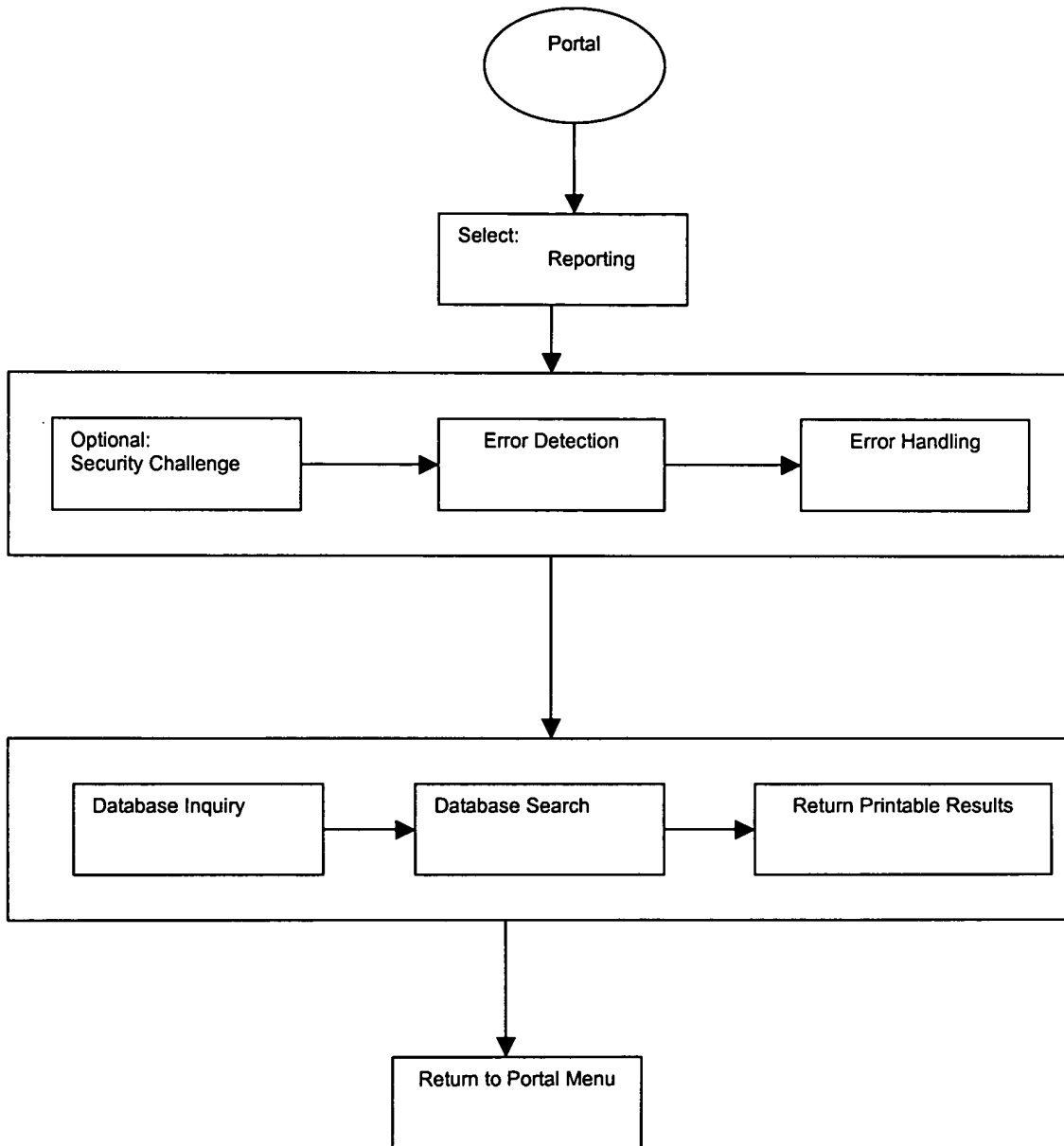


FIGURE 11

FIGURE 12
Consumer Bill Payments

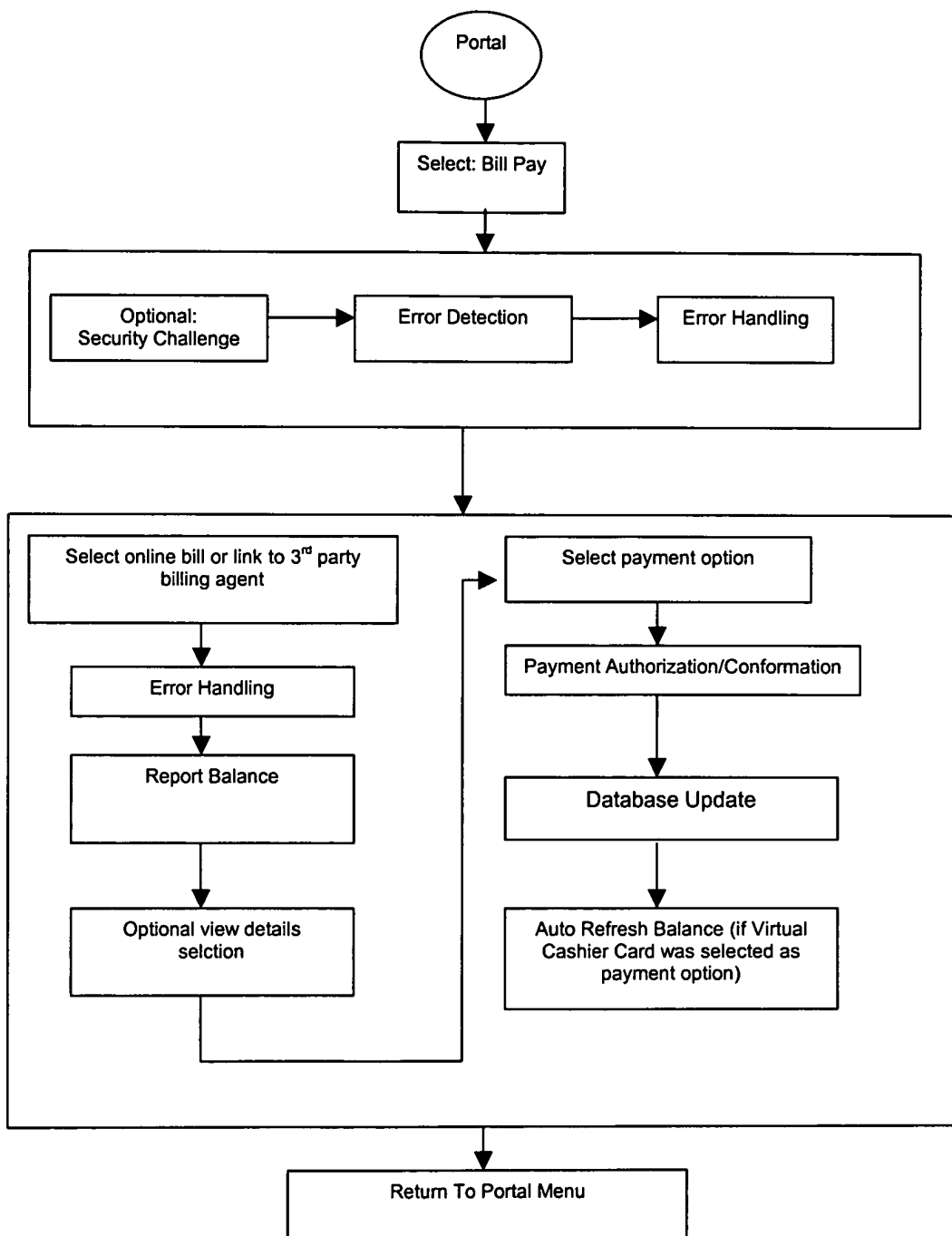




FIGURE 13

Consumer Card Balance Increase

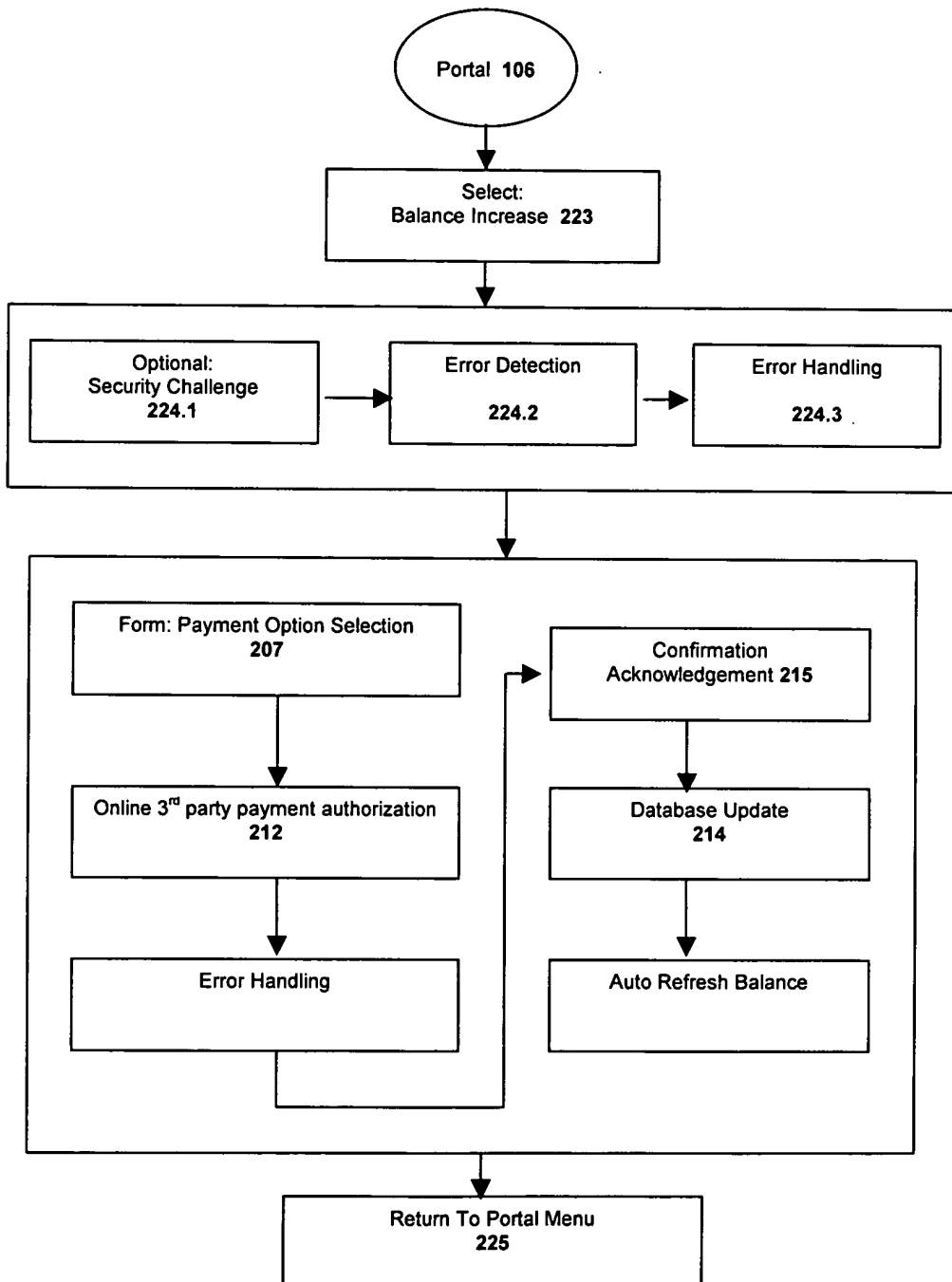




FIGURE 14

Consumer Card Balance Transfers

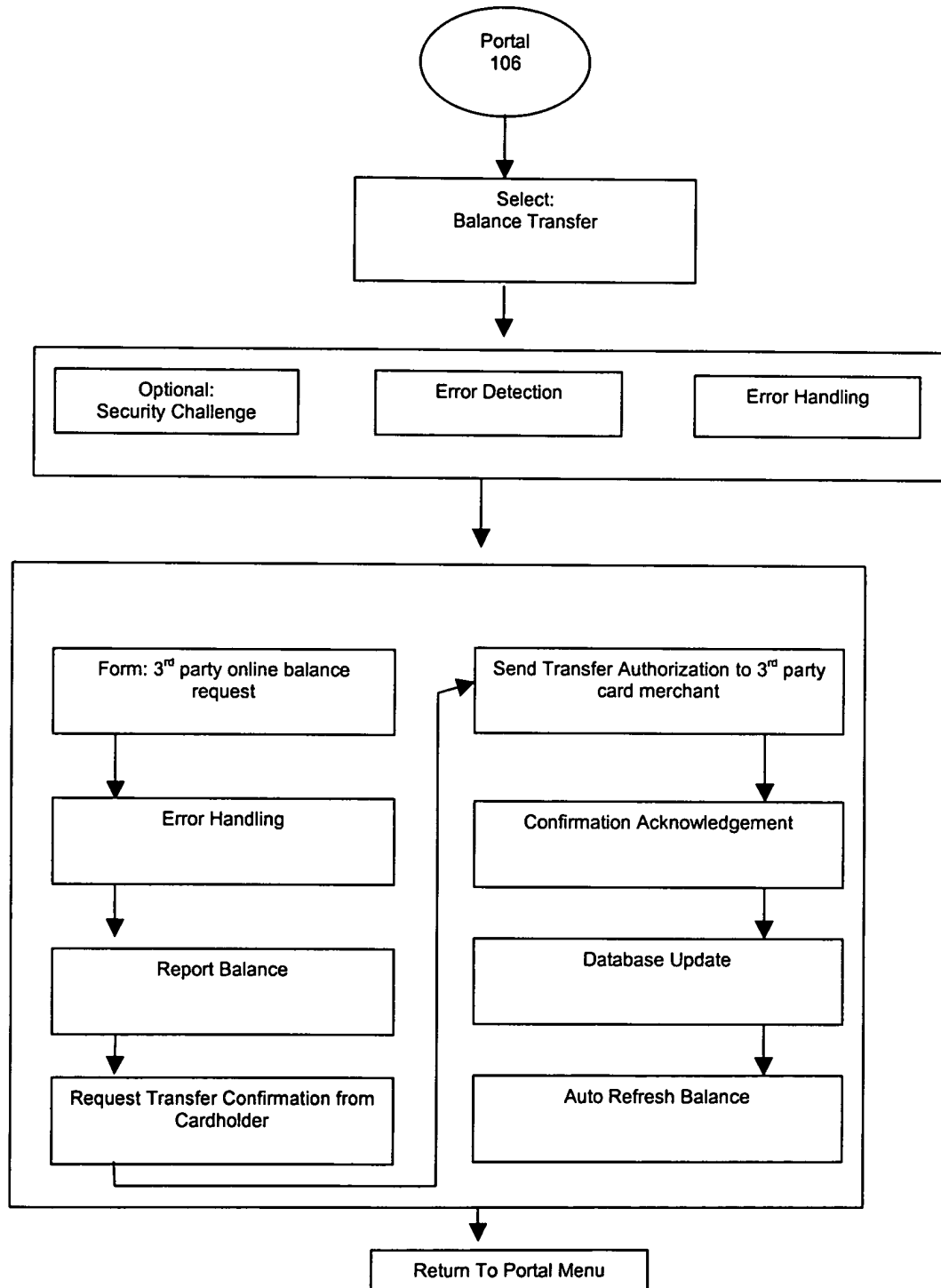




FIGURE 15

Buddy Money - Receive

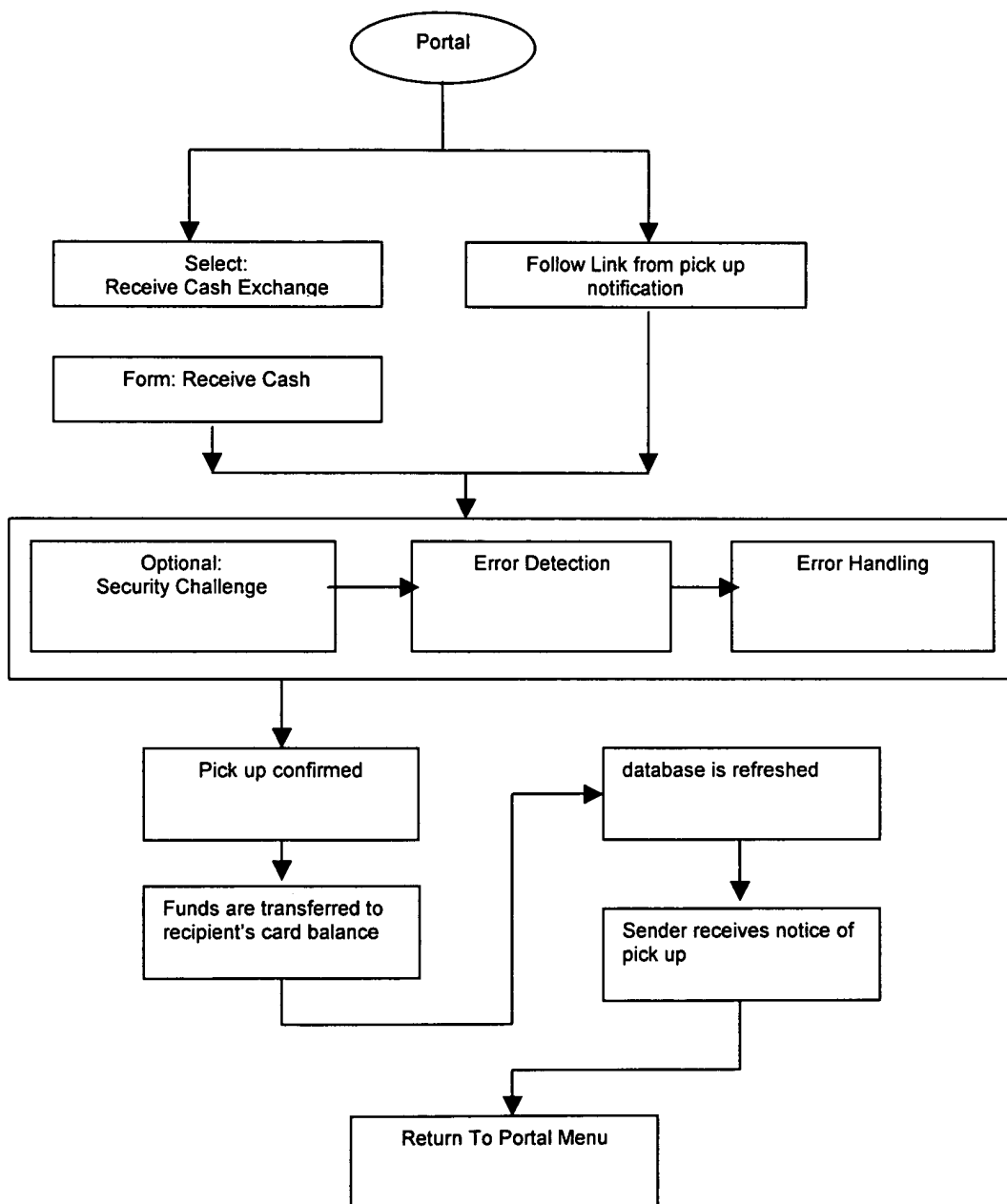


FIGURE 17

Buddy Money - Send

